Certificate Number: 13858-PAE-DE-039296254

Bankruptcy Case Number: 20-13752



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 31, 2025</u>, at <u>5:44</u> o'clock <u>PM EST</u>, <u>Rebecca J Frey</u> completed a course on personal financial management given <u>by internet</u> by <u>MoneySharp Credit Counseling Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: January 31, 2025 By: /s/Jalicia Morales

Name: Jalicia Morales

Title: Counselor